EXHIBIT 20

Message

From:	Paul Swyny [paulswyny@fico.com]
Sent:	4/3/2016 7:42:40 PM
To:	Imran Aziz [Imran.Aziz@dws.com.au]
Subject:	RE: Blazed Advisor 7.1 to 7.3 Upgrade [ref:_00D0052aJ._50080pPTLU:ref]

Hi Imran,

Thanks for your note below.

Regarding Blaze Advisor support, I have been informed by our legal department that it has notified Chubb and Son that it has breached our license agreement which includes the M&S schedule. This was followed up with a termination notice last week. I suggest you check with your management team if you are not aware of this development.

Given the current situation we are unable to provide any further support to you until the issues have been resolved and we have been given the all clear to continue.

As you are aware, our highly skilled FICO support team has provided many hours of support to you in the past 2-3 weeks - free of charge, without any agreement in place which we are aware of. I understand that the issues you are having are not necessarily product related, however, from what you say below it appears they remain unresolved. We would also strongly advise that formal Blaze Advisor training be undertaken in order to expedite matters.

Imran, the bottom line is, we've spent plenty of time helping you but now we must stop until the licensing issue has been resolved and we have been informed that we are able to provide product support to you.

Regards,

Paul Swyny
Client Partner

FICO Decisions

Mobile +61 44 888 6825
www.fico.com

Confidential

FICO0000267

From: Imran Aziz [mailto:Imran.Aziz@dws.com.au]
Sent: Monday, 4 April 2016 10:00 AM
To: Paul Swyny
Subject: FW: Blazed Advisor 7.1 to 7.3 Upgrade [ref:_00D0052aJ._50080pPTLU:ref]
Importance: High

Hi Paul,

Trust you are doing great and came back from leaves.

Please go through the email chain below.

I am very much disappointed from Fico support India and Singapore and have put forward my comments to the management.

Apparently my [Read Only] files issue was resolved by having a webex call with your USA support last Wednesday but later on when I further drilled it down and started working on a clean copy of the project, I again started getting the [Read Only] issue.

Usually after a pretty whole day waiting, on my day end (or even after my day end; Sydney Time) I get their reply. Please let me know what is your client retaining policy. The last reply I got from your support team in India is not the one I was expecting.

You guys know (and it's pretty understood to you all) that we are in the process of getting the Blaze licenses. Then getting such rash replies in this critical time is truly portraying the support norms of Fico.

I now believe that your support team don't know the insides of Blaze even. Every time they need a pretty long time to give me the answers that should be on their fingertips and I believe that this [Read Only] issue is just a tip of the ice burg that they can't resolve yet.

Please call me at your earliest to further discuss this matter in detail with me as I am totally stuck and cannot do anything.

Thanks

Imran

From: Imran Aziz
Sent: Saturday, 2 April 2016 2:14 AM
To: FICO Product Support
Subject: Re: Blazed Advisor 7.1 to 7.3 Upgrade [ref:_00D0052aJ._50080pPTLU:ref]

Hi,

I think you didn't read my email properly.

This issue is a continuing SAME issue that I submitted earlier. I am still getting the same [Read Only] label. We are in the process of getting the license.

I will speak Paul regarding it.

Thanks

Imran

Sent from my iPhone

On 1 Apr 2016, at 11:38 pm, FICO Product Support <support@fico.com> wrote:

Hi Imran,

This is to update you that we cannot offer any more services as we do not have any maintenance agreement with Chubb & Son, Australia.

Thanks & Regards,
Akanksha

--------------- Original Message ---------------
From: Imran Aziz [imran.aziz@dws.com.au]
Sent: 4/1/2016 1:36 AM
To: support@fico.com; support@fico.com
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

Hi Akanksha

I am getting that error and also all the files having [Read Only] label.

<image002.gif>

P-1113-003   FICO0000269

And if I click on Cancel checkout then I get this.

<image003.gif>

I prefer to have a webex meeting please. Let me know if we can do it sometime today.

How about 8:30 Pm Sydney time. Once again I am stuck. Need help please.

Thanks

Imran

From: FICO Product Support [mailto:support@fico.com]
Sent: Friday, 1 April 2016 5:26 PM
To: Imran Aziz
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

For your last query, this is not an error message. You must have already checked out everything in referral that's why you are getting an informative message that there is no file to check-out.

Thanks and Regards,
Akanksha

--------------- Original Message ---------------
From: FICO Product Support [support@fico.com]
Sent: 4/1/2016 1:13 AM
To: imran.aziz@dws.com.au
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

Hi Imran,

I have seen all your updates. I am discussing your issues with my team. I will update you.

Thanks and regards,
Akanksha

--------------- Original Message ---------------
From: Imran Aziz [imran.aziz@dws.com.au]

Sent: 3/31/2016 11:39 PM
To: support@fico.com; support@fico.com
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

Hi Akanksha,

Don't know why but I am again having such error after importing project in clean workspace.

<image001.gif>

Please let me know when we can do the webex today for fixing this issue atleast.

I am waiting for your reply.

Thanks

Imran

From: Imran Aziz
Sent: Friday, 1 April 2016 3:31 PM
To: FICO Product Support
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

Hi,

Please let me know are we having webex today at 4 PM Sydney time?

Thanks

Imran

From: Imran Aziz
Sent: Thursday, 31 March 2016 9:35 PM

P-1113-005   FICO0000271

To: FICO Product Support
Subject: Re: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

Hi Akankshah,

We are using web services to call the rule service.

Its not only the matter of JDK Versions.... Its the matter of JDK vendors too. Rest of the project is on IBM JDK, where as we have to use Oracle JDK in Blaze.

There are only a single joda_time jar and the directory of BOM classes I had to add. I added them but still getting errors.

Questions that I have to ask are related to the project structure and also need to ask you the straight easy and simple ways of dealing with Blaze. And also the BOM issues showing in my project now.

I believe now that yesterday's problem was not related to SVNKit or Subversion version.

Previously when I was having Subclipse, and Subversion 1.8 ..... I imported the project successfully. Its just I didn't know how to get rid of those [Read Only] labels.

But now you guys saying to work with the recommended settings therefore I have to setup my java projects again.

If you are available now to have webex then please send me the invite. Otherwise if you can get some time tomorrow at 4 PM Sydney time and onwards then send me.

Thanks

Imran

___

From: FICO Product Support <support@fico.com>
Sent: Thursday, 31 March 2016 6:19 PM
To: Imran Aziz
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

FICO0000272

Hi Imran,

If your BOM is developed in JAVA 1.7 then it should work fine with BA 7.3 using JAVA 1.8, however, BOM can be recompiled if it throws some error. Are you using webservice or POJO to call to the rule service? If you are using POJO, you might get some compatibility issues; while if you are using web service then it should not throw any error.
It would be great if you can summarize those things that you would like to discuss in webex before proceeding for webex. Please let us know if you added the required jars successfully.

Thanks and regards,
Akanksha

--------------- Original Message ---------------
From: Imran Aziz [imran.aziz@dws.com.au]
Sent: 3/30/2016 11:58 PM
To: support@fico.com; support@fico.com
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

Hi Akanksha,

There are few things I would like to put in your concern too.

Let me know if we can do a quick webex today some time soon.

Thanks
Imran

-----Original Message-----
From: Imran Aziz
Sent: Thursday, 31 March 2016 2:55 PM
To: 'FICO Product Support'
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

Hi,

Please let me know that now I am using Oracle's JDK 1.8 for BA 7.3.
But my rest of the project works with IBM' JDK 1.7

What would be the implications?

I am getting a fresh checkout of whole project on Subversion 1.7 now.
I will let you know its result.

Thanks
Imran

-----Original Message-----
From: FICO Product Support [mailto:support@fico.com]
Sent: Wednesday, 30 March 2016 4:32 PM
To: Imran Aziz
Subject: RE: Blazed Advisor 7.1 to 7.3 Upgrade [ ]

Hi Imran,
There is no change in support contact, I am working along with Akanksha. The version numbers of the SVN server you
are using is 1.8 but we only support 1.6 and 1.7 . We will set up a web meeting shortly, please stay tuned.
Regards,
Rajitha Godthi

ref:_00D0052aJ._50080pPTLU:ref

<image002.gif>

<image003.gif>

<image001.gif>

This email and any files transmitted with it are confidential and are only for the use of the person to whom they are
addressed. If you are not the intended recipient you have received this email in error and are requested to delete it
immediately. Any opinion expressed in this email may not necessarily be that of DWS Ltd.
Please consider the environment before printing this email.